

### The Long-Term Care Act of 2007:

- Allows the use of individual savings plans to purchase long-term care insurance;
- Gives individuals the choice to use pre-tax funds in an IRA, 401(k), 403(b), 457, or other qualified savings accounts to purchase long-term care insurance;
- Assumes that we alter course on unsustainable budget increases resulting from rising health care costs; and
- Preserves Medicaid for the neediest recipients instead of expanding a need-based program into an entitlement for all.

Long-term care insurance prepares Americans for unexpected health care costs and allows individuals to participate fully in their own health care decisions. My bill will increase the number of Americans able to prepare for an unexpected disability, rather than facing bankruptcy or relying on government programs. It is a fact that the federal budget is outpaced by the rising number of senior citizens needing health care services.

We should use common-sense fiscal tools to help relieve the taxpayer of the burden caused by rising costs in the health care industry while ensuring that Americans receive quality, affordable health care.

Individual choice and freedom to make health care decisions should be a priority, not mandated and expensive health care by federal bureaucrats.



